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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Zurich American Insurance Company
<b>TOI/Sub-TOI:</b>	20.0 Commercial Auto/20.0001 Business Auto		
<b>Product Name:</b>	Nonowned Auto Exclusion Endorsement		
<b>Project Name/Number:</b>	43570/		

## Filing at a Glance

Company:	Zurich American Insurance Company
Product Name:	Nonowned Auto Exclusion Endorsement
State:	District of Columbia
TOI:	20.0 Commercial Auto
Sub-TOI:	20.0001 Business Auto
Filing Type:	Form
Date Submitted:	02/11/2020
SERFF Tr Num:	ZURC-132252580
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	43570
Effective Date	04/01/2020
Requested (New):	
Effective Date	04/01/2020
Requested (Renewal):	
Author(s):	Cheryl Fogel
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

**State:** District of Columbia**TOI/Sub-TOI:** 20.0 Commercial Auto/20.0001 Business Auto**Product Name:** Nonowned Auto Exclusion Endorsement**Project Name/Number:** 43570/**Filing Company:** Zurich American Insurance Company

## General Information

Project Name: 43570

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 02/11/2020

State Status Changed:

Created By: Cheryl Fogel

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Cheryl Fogel

Filing Description:

Zurich American Insurance Company hereby submits one new endorsement for our Staffing Industry program. This endorsement applies to non-owned auto coverage as provided under ISO form CA 00 01 Business Auto Coverage Form.

## Company and Contact

### Filing Contact Information

Cheryl Fogel, Regulatory Services Analyst cheryl.fogel@zurichna.com

1299 Zurich Way 847-413-5033 [Phone]

Schaumburg, IL 60196

### Filing Company Information

Zurich American Insurance  
Company

1299 Zurich Way

Schaumburg, IL 60196

(847) 605-6000 ext. [Phone]

CoCode: 16535

Group Code: 212

Group Name:

FEIN Number: 36-4233459

State of Domicile: New York

Company Type:

State ID Number:

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Zurich American Insurance Company
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## Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Staffing Industry Non-Owned Autos – Described Auto Exclusion	U-SIA-107-A CW	(03/20)	END	New			USIA107ACW0320.pdf

### Form Type Legend:

<b>ABE</b>	Application/Binder/Enrollment	<b>ADV</b>	Advertising
<b>BND</b>	Bond	<b>CER</b>	Certificate
<b>CNR</b>	Canc/NonRen Notice	<b>DEC</b>	Declarations/Schedule
<b>DSC</b>	Disclosure/Notice	<b>END</b>	Endorsement/Amendment/Conditions
<b>ERS</b>	Election/Rejection/Supplemental Applications	<b>OTH</b>	Other

# Staffing Industry Non-Owned Autos – Described Auto Exclusion



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

Policy No.

Effective Date:

This endorsement modifies insurance provided under the:

## **Business Auto Coverage Part**

### **A. Changes to Section II – Covered Autos Liability Coverage**

The following is added to **B. Exclusions**:

- a. This insurance does not apply to "bodily injury" or "property damage" based upon or arising out of the acts of any "staffing services worker" or "PEO worker" while such "staffing services worker" or "PEO worker" is operating or "occupying" an "auto" described in the Schedule below that you do not own, lease, hire, rent or borrow while on assignment to your client.

### **SCHEDULE**

**Excluded "Auto":**

- b. This insurance does not apply to "bodily injury" or "property damage" based upon or arising out of the acts of any "staffing services worker" or "PEO worker" while such "staffing services worker" or "PEO worker" is operating or "occupying" an "auto" that you do not own, lease, hire, rent or borrow while on assignment to your client:

(1) If that "auto" is used in your client's business for the:

(a) Collection or transport of waste;

(b) Transport of oil, gasoline or other hazardous materials, substances or waste;

(c) Transport of "staffing service workers" or "PEO worker" to or from your client's job site, but only if the "auto" used for such transport has a capacity greater than 15 passengers;

(2) If that "auto's" gross vehicle weight is greater than 26,000 pounds;

(3) If that "auto" is an emergency response vehicle. As used in this exclusion, emergency response vehicle includes an ambulance, police or firefighting vehicle;

(4) If the "staffing services worker" or "PEO worker" does not hold a valid driver's license.

### **B. Changes to Section V – Definitions**

As used in this endorsement, "occupying" means in, upon, getting in, on, out or off.

All other terms, conditions, provisions and exclusions of this policy remain the same.

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<b>Product Name:</b>	Nonowned Auto Exclusion Endorsement		
<b>Project Name/Number:</b>	43570/		

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Readability Certificate
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Copy of Trust Agreement
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Explanatory Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	Staffing Industry Explanatory Memo 01092020 clean.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**Zurich American Insurance Company**  
**Staffing Industry Non-Owned Auto Coverage**  
**Commercial Auto**

**Forms Explanatory Memorandum**

We wish to file one new endorsement for our Staffing Industry program. This endorsement applies to non-owned auto coverage as provided under ISO form CA 00 01 Business Auto Coverage Form.

**New Endorsement:**

**U-SIA-107-A CW (03/20) Staffing Industry Non-Owned Autos – Described Auto Exclusion**

This mandatory endorsement will be used to exclude liability for any staffing services worker or PEO worker while that person is operating or occupying certain types of non-owned autos (as described in the endorsement) while on assignment for their client.